

UNITED STATES BANKRUPTCY COURT Southern District of Texas

**Notice of
Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on 2/24/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles P Cowin
1707 1/2 Post Oak Blvd.
PMB 263
Houston, TX 77056

Case Number: 10-31478	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-7563
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Attorney for Debtor(s) (name and address):
Richard L Fuqua II
Fuqua & Keim
2777 Allen Parkway
Ste 480
Houston, TX 77019
Telephone number: 713-960-0277

Meeting of Creditors

Date: **April 8, 2010**

Time: **11:00 AM**

Location: **Suite 3401, 515 Rusk Ave, Houston, TX 77002**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/7/10**

For a governmental unit:

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts:

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan.

Notice of that date will be sent at a later time.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
PO Box 61010
Houston, TX 77208
Telephone number: (713) 250-5500

For the Court:

Clerk of the Bankruptcy Court:

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: **3/5/10**

EXPLANATIONS**B9E (Official Form 9E) (12/07)**

Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under Chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§ 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is <i>not</i> listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim or you might not be paid any money on your claim and may be unable to vote on a plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §§ 1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§ 1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

B10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Southern District of Texas		PROOF OF CLAIM
Name of Debtor: Charles P Cowin	Case Number: 10-31478	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):	<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent:	Court Claim Number: _____ (If known)	
Telephone number:	Filed on: _____	
Name and address where payment should be sent (if different from above):	<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Telephone number:	<input type="checkbox"/> Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).	
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____		
3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ___ %	Amount entitled to priority: \$ _____	
Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____		
Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.		
If the documents are not available, please explain:		
Date: _____	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

B10 (Official Form 10) (12/08) - Cont.**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

DEFINITIONS**INFORMATION****Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICE

District/off: 0541-4
Case: 10-31478

User: noch
Form ID: b9e

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Total Noticed: 77

Date Rcvd: Mar 05, 2010

The following entities were noticed by first class mail on Mar 07, 2010.

db +Charles P Cowin, 1707 1/2 Post Oak Blvd., PMB 263, Houston, TX 77056-3801
 aty +Richard Fredrick Carlisle, Boxer Property Management Corp, 720 N Post Oak Rd, Ste 500, Houston, TX 77024-3928
 aty +Richard L Fugua, II, Fugua & Keim, 2777 Allen Parkway, Ste 480, Houston, TX 77019-2162
 aty +Stephen Douglas Statham, Office of US Trustee, 515 Rusk, Ste 3516, Houston, TX 77002-2604
 ust +US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
 cr +Boxer Finance, LLC, 720 North Post Oak Road #500, Houston, TX 77024-3928
 6780503 Andrews Kurth LLP, PO Box 201785, Houston, TX 77216-1785
 6780504 +Angel Fire Resort Operations LLC, Membership Division, PO Box 130, Angel Fire, NM 87710-0130
 6780505 +Arland & Associates LLC, 1660 Old Pecos Trail, Suite A, Santa Fe, NM 87505-4778
 6780506 BAC Home Loans Servicing, LP, Attn: Customer Service CA6-919-01041, PO Box 5170, Simi Valley, CA 93062-5170
 6780507 +Baker & Hostetler, 1000 Louisiana, Ste 2000, Houston, TX 77002-5018
 6780509 +Barbara & Kenneth III Goodhue, Ken & Julie Goodhue, 5510 Autumn Breeze Ct, Spring, TX 77379-8868
 6780510 +Billy Clark, 5638 Briar Drive, Houston, TX 77056-1004
 6780511 +Boxer Finance LLC, 720 North Post Oak Road, Ste. 500, Houston, TX 77024-3928, Attn Richard Carlisle, Assoc. Counsel
 6780512 C. Charles Townsend, Esq., AKERMAN SENTERFITT, LLP, Plaza of the Americas, Ste S1900, Dallas, TX 75201
 6780513 +Capital One, c/o Larry D. Millard, SBB/Commercial, Bldg. 2, 1st Floor, #1530, 7933 Preston Rd., Plano, TX 75024-2302
 6780515 Capital One Bank, PO Box 60599, City of Industry, CA 91716-0599
 6780516 +Celia G. Wise, 2221 Sul Ross Street, Houston, TX 77098-2419
 6780517 +Charles Philip Cowin, 1707 1/2 Post Oak Blvd, PMB 263, Houston, TX 77056-3801
 6780519 +Chase Home Finance, P.O. Box 24696, Columbus, OH 43224-0696
 6780520 +Citi Cards, P.O. Box 6062, Sioux Falls, SD 57117-6062
 6780521 Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500
 6780522 Citimortgage, Mail Stop 504, 1000 Technology Drive, O'Fallen, MO 63368-2240, Attn. Michael Renner
 6780523 +Colfax County Treasurer, PO Box 98, Raton, NM 87740-0098
 6780524 +Collectcorp Corp, 455 North 3rd Street, Suite 260, Phoenix, AZ 85004-0630
 6780525 +Diana E. Stevens, Esq., MANN & STEVENS, P.C., 550 Westcott Street, Ste. 560, Houston, TX 77007-9000
 6780527 +Energy Capital Credit Union, 18540 Northwest Freeway, Houston, Tx 77065-5560
 6780529 Equity Trust Company, PO Box 1618, Elyria, OH 44036-1618
 6780530 +First National Bank of New Mexico, Angel Fire Office, P.O. Box 828, No. 1 First National Place, Angel Fire, NM 87710-0828
 6780531 +Gordon H. Rowe III, The Rowe Law Firm, P.C., 1200 Pennsylvania NE, Ste. 2B, Albuquerque, NM 87110-7419
 6780532 +Greg O'Brien, 300 St Joseph Pkwy, Unit 316, Houston, TX 77002-8614
 6780533 Hessel E. Yntema III, PO Box 1748, Albuquerque, NM 87103-1748
 6780534 Hessel E. Yntema III, Esq., OMAN & YNTEMA, PA, PO Box 1748, Albuquerque, NM 87103-1748
 6780535 +High Desert State Bank, 8110 Ventura NE, Albuquerque, NM 87122-1303
 6780536 +Hughes, Watters & Askanase, LLP, Three Allen Center, 333 Clay St., 29th Floor, Houston, TX 77002-2571
 6780537 +Independence Bank, 13100 Northwest Freeway, Suite 100, Houston, Tx 77040-6337
 6780540 +J.D. Herberger & Associates, 11767 Katy Freeway, Suite 920, Houston, TX 77079-1782
 6780541 +Jean R. Cowin Trust, Robert E & Charles P. Cowin Trustee, 6460 Mariner Sands Drive, Stuart, Florida 34997-8721
 6780542 +John D. Herberger, J D HERBERGER & ASSOCIATES, PC, 11767 Katy Fwy., Ste 920, Houston, TX 77079-1782
 6780543 +Joseph Rivera, 4901 Rio Grande Ln, Los Ranchos, NM 87107-5509
 6780544 +Kathleen White, 300 St Joseph Pkw, Unit 416, Houston, TX 77002-8702
 6780545 +Lee Girard, Girard Interests, Inc, 817 N. 3rd St, Bellaire, TX 77401-2803
 6780546 Leo Vasquez, Tax Assessor-Collector, PO Box 4622, Houston, Tx 77210-4622
 6780547 +Los Alamos National Bank, Santa Fe Downtown, 301 Griffin Street, Santa Fe, NM 87501-1822
 6780548 +Los Alamos National Bank, Santa Fe Downtown, 301 Griffin Street, Santa Fe, NM 87501-1822
 6780555 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 6780549 +Mark W. Shadburn, Eagle Peak Land Surveying, Inc., PO Box 205, El Prado, NM 87529-0205
 6780550 +Melissa McKinney, Barrett Daffin Frappier, 15000 Surveyor Blvd., Addison, TX 75001-4417
 6780551 Michael & Adrieanne Lord, 25231 Grogans Mill Rd., Suite 500, The Woodlands, TX 77380-3110
 6780552 +Midtown Edge Owners Assn., Inc., c/o Horizon Management, Inc., 945 McKinney Street, Suite 111, Houston, TX 77002-6308
 6780553 +Midtown Management District, PO Box 73109, Houston, TX 77273-3109
 6780554 +Mike Liddle, PO Box 13, Angel Fire, NM 87710-0013
 6780556 Old Republic Home Protection, Special Accounts, PO Box 5017, San Ramon, CA 94583-0917
 6780557 +Parker & Vaughan, P.C., 5599 San Felipe, Suite 1450, Houston, TX 77056-2752
 6780558 Porter & Hedges, LLP, PO Box 841184, Dallas, TX 75284-1184
 6780559 +Public Improvement District, Sheehan, Sheehan & Stelzner, 40 First Plaza, NW, Suite 740, Albuquerque, NM 87102-5804
 6780561 +RETC, LP, 5300 Hollister St, Houston, TX 77040-6137
 6780560 +Randall W. Vines, 300 St Joseph Pkwy., Houston, Tx 77002-8598
 6780562 +Richard F. Carlisle, Esq., 720 North Post Oak Rd., Ste 500, Houston, TX 77024-3928
 6780563 +Robert F. Maris, Esq., MARIS & LANIER, PC, 1310 Premier Place, 5910 N. Central Expressway, Dallas, TX 75206-5125
 6780564 +Robert O. Beck, Beck & Cooper, PO Box 572, Clayton, NM 88415-0572
 6780565 +Roger Bates, PO Box 667185, Houston, Tx 77266-7185
 6780566 Royalton at River Oaks, 5295 Hollister St., Houston, TX 77040-6205
 6780567 +Sarah Smith, 2111 Welch St. B322, Houston, TX 77019-5655
 6780568 +Taos County Treasurer, 105 Albright St - Suite G, Taos, NM 87571-6170
 6780571 Texas Community Bank, 16610 I-45, The Woodlands, TX 77384

District/off: 0541-4
 Case: 10-31478

User: noch
 Form ID: b9e

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Date Rcvd: Mar 05, 2010

6780569 +Texas Community Bank, 16610 Interstate 45, The Woodlands, TX 77384-4130
 6780572 The Club at Hokkulia'a Inc., 76-6831 Alii Drive #K15, Kailua-Kona, HI 96740
 6780573 The Renaissance @ River Oaks Condos, AMI-Houston, 5295 Hollister St.,
 Houston, TX 77040-6205
 6780574 +Tuan M. Pham, Kevin T. Cloves, Veritas Legal Group, PC, 10333 Harwin Dr., Ste 155,
 Houston, TX 77036-1542

The following entities were noticed by electronic transmission on Mar 05, 2010.

6780502	EDI: AMEREXPR.COM Mar 05 2010 16:48:00	American Express, P.O. Box 650448, Dallas, TX 75265-0448
6780508	EDI: BANKAMER.COM Mar 05 2010 16:48:00	Bank of America, PO Box 15026, Wilmington, DE 19850-5026
6780514	+EDI: CAPITALONE.COM Mar 05 2010 16:48:00	Capital One, 3939 West John Carpenter Frwy, Irving, TX 75063-2909
6780518	EDI: CHASE.COM Mar 05 2010 16:48:00	Chase Card Services, Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548
6780526	EDI: DISCOVER.COM Mar 05 2010 16:48:00	Discover Card, PO Box 3008, New Albany, OH 43054-3008
6780538	EDI: IRS.COM Mar 05 2010 16:48:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114
6780539	EDI: IRS.COM Mar 05 2010 16:48:00	Internal Revenue Service, Special Proc. Bankr Sect 5022HOU, 1919 Smith, Houston, TX 77002

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6780528* +Energy Capital Credit Union, 18540 Northwest Freeway, Houston, TX 77065-5560
 6780570* +Texas Community Bank, 16610 Interstate 45, The Woodlands, Tx 77384-4130

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2010

Signature:

